



FRANCES A. TOLER, MSFS, CAP®

## INVESTMENT ACCOUNT OPTIONS

In making your personalized investment plan, we take into account all the details of your situation, including your concerns about future market losses, how long until you need the money, and many other preferences and considerations.

In general, we charge about 1% fee on assets for the first million under management, and much less for amounts above that. We only open accounts with total balances under \$100,000 for financial planning clients when those accounts comprise all of their assets available to manage at the time.

### **Socially Responsible Investing**

We have choices about how we invest our money, and many of us would prefer to have environmental, social and governance (ESG) issues taken into account if we can still get good performance! These portfolios are managed in-house, utilizing mutual funds.

- Accounts over \$100,000 – our core models in 5 risk categories.
- Small accounts - \$25-100,000 – simplified models

### **Fundamental Investing**

We offer mutual funds models comprised of “best in class” funds that use active portfolio management but are not screened for ESG matters. These portfolios are managed in house, for accounts over \$100,000, in risk classes from Growth to Conservative.

### **Frontier Asset Management**

Frontier is a wealth management company we partner with that has attractive risk-adjusted performance. We offer their models for accounts over \$100,000.

### **Separately Managed Accounts**

For accounts over \$250,000, we offer the option of individual stock investing with a professional manager, of which we have ESG and regular options. These accounts may be especially attractive for larger non-retirement accounts, for greater tax efficiency.

### **Variable Annuities**

For some clients in or near retirement, there are a few fee-based variable annuities that may fit into your customized income plan. Our guidelines are to offer the products with the most benefits and the fewest restrictions we can find for you, and to treat them like our other fee-based investment options. Variable annuities might comprise 20-40% of your retirement assets when they are a good fit.

**FRANCES A. TOLER, MSFS, CAP®**  
**INVESTMENT SOLUTIONS**  
**Fee Details**

Fees for Investment accounts, or Assets Under Management (AUM) fees, are expressed annually as a percentage of the account balance, and are withdrawn from accounts on a monthly or a quarterly basis. Household accounts are combined for pricing if on the same platform (CAAP, Advisor or Frontier).

Our guiding principle on fees is to charge approximately 1% on most accounts, though the aggregate fee drops significantly when the accounts total over \$1,000,000. In a similar vein, the fee is closer to 1.25% on small accounts.

**Advisor Managed Portfolios** –Sustainable/Socially Responsible OR Fundamental Models  
Customization available for accounts over \$500,000

Sustainable Model	Cambridge fee	Advisor Fee	Banded fee
0-50k	0.25	1.00	1.25
50-100k	0.23	1.00	1.23
100-250k	0.20	0.70	0.90
250-500k	0.17	0.70	0.87
500k-1M	0.14	0.70	0.84
1M-2M	0.12	0.35	0.47
2M-5M	0.10	0.15	0.25

**Frontier Portfolios -**

Frontier models	Frontier Fee	Advisor fee	Banded Fee
0-50k	0.5	0.7	1.2
50-100k	0.5	0.7	1.2
100-250k	0.5	0.5	1
250-500k	0.5	0.5	1
500k-1M	0.3	0.5	0.8
1M-2M	0.25	0.2	0.45
2M - 5M	0.25	0.1	0.35

*(Manager fees subject to change)*

**FRANCES A. TOLER, MSFS, CAP®****Passive/Index CAAP models:**

CAAP Models	CAAP fee	Advisor fee	Banded Fee
0-50k	0.4	0.7	1.1
50-100	0.36	0.7	1.06
100-250	0.32	0.5	0.82
250-500k	0.27	0.5	0.77
500k-1M	0.21	0.5	0.71
1M-2M	0.15	0.2	0.35
2M - 5M	0.12	0.1	0.22

*If another investment management company is used, the advisor fee stays the same and platform and portfolio manager fees must be taken into consideration.*

## SMALL ACCOUNTS

Although Toler Financial Group operates primarily in a fee environment, for accounts between \$1000 and \$25,000 we offer simplified, diversified, commission-based brokerage accounts. The purpose of opening these accounts is as a convenience to our existing clients, to simplify their holdings and management. These accounts can be individual, Joint, or any of the retirement accounts (IRA, Roth, SEP, Simple). You can contribute annually or monthly as you prefer to help them grow.

For these accounts we offer C-shares with the intent that within 5 years the accounts will grow to be over \$25,000, and can be transitioned to a fee-based account at that time. C-shares pay us a 1% commission annually. They are not the most advantageous share class for long-term holds, but often work well for 2-5 year time periods.

Choices we offer include:

Diversified Risk-based and Target Date funds, including some socially responsible options.